

Nevada Department of Education

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A.1 Make reasonable financial decisions by analyzing the alternatives and consequences to those financial decisions

Family Economics and Financial Education (FEFE) at the University of Arizona has a wealth of lesson plans on personal finances. This link takes you to a lesson on making good consumer decisions. https://fefe.arizona.edu/search-free-lessons/%20/%20/%20/2.0%20Consumer%20Decisions

Federal Reserve Bank Education Resources: Consumer Protection – Free resources about consumer protection laws, identity theft, and protection against frauds & scams. http://www.philadelphiafed.org/consumer-resources/publications/establish-use-and-protect-credit.cfm

Federal Trade Commission has user friendly explanation of consumer protection laws sorted by category. Consumer protection and identify theft are covered on this site. Also includes interactive online games to teach about these topics. http://www.ftc.gov/bcp/consumer.shtm

Fraud Scene Investigator: an online interactive investor education program that teaches students how to detect and stop a million-dollar investment fraud and put the mysterious con man, "Mr. X," behind bars. http://www.nasaa.org/investor education/FSI/

TheMint.org: This is a link to a full glossary of financial terms http://www.themint.org/glossary.html

MoneySKILL is a reality based personal finance course for young adults developed by the AFSA Education Foundation. The curriculum covers the content areas of *income*, *expenses*, *assets*, *liabilities and risk management*. A life simulation module asks students to project their own financial life expectancies in areas such as employment, housing, transportation, education, marriage, family and retirement. http://www.moneyskill.org/index.cfm

Nevada Secretary of State (SOS) site has all the downloadable presenter and student materials for Money 101, a course focusing on issues that impact credit scores. http://www.nevadacreditskills.com/downloads/

The **NV SOS** website also has a number of links to educational resources. http://www.nvsos.gov/index.aspx?page=198

Staying Afloat Financially in the 21st **Century – EconEdLink:** This lesson will help students identify how to make good decisions which will help them financially in the future http://www.econedlink.org/lessons/index.php?lesson=792&page=teacher

B. The skills necessary to manage finances

Building Wealth - The Federal Reserve Bank of Dallas: An overview of personal wealth-building strategies that includes setting financial goals, seeking guidance, budgeting, saving and investing, and managing debt. http://www.dallasfed.org/educate/pfe.cfm?tab=0##dallastabs

The Mint.org is a student friendly site (different than the U.S. Mint site) with short pages on spending, investing, earning, saving, etc. Key vocabulary words are highlighted. This page discusses "tracking" - keeping a budget, check records, etc. http://www.themint.org/kids/tracking.html

A Penny Saved – The Federal Reserve Bank of New York: A comic book that illustrates the importance of savings - how it benefits all of us - and the various types of savings instruments and institutions. http://www.newyorkfed.org/publications/result.cfm?comics=1 (Can order 35 for free)

Personal Record Keeping & Financial Planning – the Money Instructor: Information on how to a create a system in place for monitoring and managing your finances http://www.moneyinstructor.com/art/recordkeep.asp

Practical Money Skills: This site provides fourteen lesson plans and easy to read articles on a variety of topics related to personal finance including one titled "The Art of Budgeting". There is also information about opportunities for teacher's to gain continuing education in teaching money management. http://www.practicalmoneyskills.com/foreducators/lesson_plans/teens.php

Practical Money Skills: This link is to a downloadable budget worksheet provided on this site. http://www.practicalmoneyskills.com/downloads/pdfs/PMSFL_Budget_1.pdf

C. The skills necessary to understand the use of credit and the incurrence of debt

Center for Student Credit Card Education: Look for list of websites on credit cards under the "learn more" tab. www.cscce.com

Citi Group's *Use Credit Wisely* site has information about credit scores and how to read a credit report. https://www.citicards.com/cards/wv/html/cm/index.html

Consumer Handbook to Credit Protection Laws - Federal Reserve Board: Provides an overview of the use of credit, credit protection laws, and other important information regarding credit http://www.federalreserve.gov/pubs/consumerhdbk/

The Credit Card Mystery – EconEdLink: This free lesson teaches students about the many issues surrounding the use of credit http://www.econedlink.org/lessons/index.php?lesson=847&page=teacher

Family Economics and Financial Education from University of Arizona has a wealth of lesson plans.

This link takes you to a lesson on consumer protection.

https://fefe.arizona.edu/search-free-lessons/%20/%20/%20/3.0%20Consumer%20Protection

FDIC website has information about regulations protecting consumers.

http://www.fdic.gov/consumers/index.html

Just Sign Here: Bottom-Line Personal Finance Myths – the St. Louis Federal Reserve Bank: This lesson helps students develop a basic understanding of credit and the importance of a credit history.

http://www.stlouisfed.org/education_resources/lesson_plans_9-12.cfm (Note: Scroll down the page to find the lesson plan)

Loans & Credit - The Federal Reserve Bank http://www.frbsf.org/education/curriculum/borrowers.pdf http://www.federalreserveeducation.org/resources/publications/psa.pdf

Myfico.com has everything you want to know about credit scores. The link here is to the education page which has good information for students. There are also a few webinars if student's want more details about credit scores and other topics. http://www.myfico.com/CreditEducation/CreditScores.aspx

National Endowment for Financial Education (NEFE) has assignments for students. Topics include making a budget, insurance and good debt/bad debt. http://hsfpp.nefe.org/students/index2.cfm?deptid=15

D. The skills necessary to understand the basic principles of saving and investing

Citi Group addresses general financial issues such as planning for retirement, avoiding car repossession, repaying student loans, etc.

http://www.citigroup.com/citi/citizen/community/curriculum/teens.htm

The FDIC site has many of the regulations imposed on financial institutions. http://www.fdic.gov/regulations/index.html

The Five Stages of Investing – EconEdLink: This lesson walks students through the stages of investing, demonstrating why that sort of sequential order is important. http://www.econedlink.org/lessons/index.php?lesson=707&page=teacher

Investor Education 2020 by Investor Protection Trust (IPT): Binder of lessons and reproducible worksheets for educators; distributed free to districts by Secretary of State's office. Please contact Pam DuPre at (775) 684-5748 or via email: pdupree@sos.nv.gov to request a copy.

The Mint.org is a student friendly site (different than the U.S. Mint site) with short pages on spending, investing, earning, saving, etc. Key vocabulary words are highlighted. The site has five detailed lesson plans. This one is on Stock Market: Risk and Rewards. http://themint.org/teachers/risks-and-rewards.html

Nevada Council on Economic Education: register here for the Nevada Stock Market Game. There is a list of teacher resources and a calendar of professional development events across Nevada. http://www.nvcee.org

Additional Resources:

Citi Group has short videos to address general financial issues such as planning for retirement, avoiding car repossession, repaying student loans, etc. http://www.citigroup.com/citi/citizen/community/curriculum/teens.htm

Council for Economic Education: http://www.councilforeconed.org/

ECONections contains standards-based lesson plans adapted from NCEE printed materials for the Internet with interactive activities for students. http://www.e-connections.org/

Financial Fitness: A special web page to assist Nevada students and adults with becoming more aware of the value of financial fitness. http://financialfitness.nv.gov/

Financial Football Training Camp-DVD game format where students can test their general knowledge of personal finance and money management. Available from the Nevada Secretary of State's office http://www.nevadamoneyskills.com/games/index.php

Financial Soccer: DVD contains an interactive game about financial literacy. Available from the Nevada Secretary of State's office at http://www.nevadamoneyskills.com/games/index.php

GoVentureSearch.com is a search engine that only returns results from leading and credible websites focusing on entrepreneurship, business, personal finance, investment and education.

www.GoVentureSearch.com

Hands On Banking for Young Adults: An interactive online unit focusing on most everything having to do with money and banking http://www.handsonbanking.org/en/; also includes instructor guides that accompany the online unit: http://www.handsonbanking.org/en/instructional-resources.html

Investing Pays Off by the Merrill Lynch Foundation: Merrill Lynch volunteers come into the classroom and present. Contact your local Merrill Lynch office for details.

Jump\$tart Coalition is a national organization that promotes financial literacy. The clearinghouse tab on the website has a list of free materials and lesson plans for teachers.

http://www.jumpstart.org/resources.html

The Money Academy is a 12-week program designed for afterschool, summer camp or in-school curriculum. Register for the in-school curriculum at this link.

http://www.moolahu.com/curriculum/

Nevada Council on Economic Education offers resources for teachers, including the Stock Market Game which allows students to invest in the stock market. http://www.nvcee.org/

Practical Money Skills: Give your students a deeper understanding of money management through the curriculum materials available at: http://www.nevadamoneyskills.com/resources/free_materials/classroom.php

Practical Money Skills – Personal Finance: Personal finance comprises a broad range of topics such as creating a budget, saving for retirement, and using credit wisely. http://www.nevadamoneyskills.com/personalfinance/

Resource Guide Federal Reserve Bank a collection of publications and tools for your classroom from the Federal Reserve System. http://www.federalreserveeducation.org/resources/classroom/lesson-plans/

Teaching Family Finance – from Family Economics and Financial Education at the University of Arizona **(FEFE)**: includes a variety of free lesson plans on credit, consumer protection, paychecks and taxes, investing, spending plans, etc. http://www.fefe.arizona.edu/tff

U.S. Financial Literacy and Education Commission: is the U.S. government's website dedicated to teaching all Americans the basics about financial education http://www.mymoney.gov/